

CLAIMS

What is claimed is:

1. A method for processing electronic check payments that are authorized using public networks in conformance with laws applicable to conventional paper checks, with the method comprising the steps of:
 - receiving authorization data, including routing and account information, from a client over a public network that is generated based on user input entered by a user during interaction with an user interface executing on said client that authorizes an electronic check payment to a receiver;
 - determining whether said authorization data satisfies one or more criteria that includes that a payment processor will undertake settlement of said electronic check payment; and
 - if said payment processor will undertake settlement of said electronic check payment, then causing said authorization data to be recorded persistently to comply with laws or regulations governing retention of authorizations for electronic check payments.
2. The method of Claim 1, wherein a first server performs the steps of
 - establishing a payment processor for settlement of said electronic check payment;
 - determining whether said authorization data satisfies one or more criteria that includes that said payment processor will undertake said settlement of said check payment for said receiver; and
 - causing said authorization data to be recorded persistently to comply with laws or regulations governing retention of user authorizations for electronic check payments.

- 1 3. The method of Claim 2, wherein the step of receiving said authorization data includes
2 said first server receiving via a network said authorization data from a second server
3 operated on behalf of said receiver.
- 1 4. The method of Claim 2, wherein the step of receiving said authorization data is
2 performed by said first server receiving said authorization data by said client.
- 1 5. The method of Claim 1, wherein the step of determining whether said authorization
2 data satisfies one or more criteria includes performing fraud control operations to
3 verify said authorization data.
- 1 6. The method of Claim 1, where the step of determining whether said authorization
2 data satisfies one or more criteria includes performing fraud control operations to
3 validate said authorization data.
- 1 7. The method of Claim 2, wherein the step of causing said authorization data to be
2 recorded persistently includes said first server storing one or more records recording
3 said authorization.
- 1 8. The method of Claim 2, wherein the step of causing said authorization data to be
2 recorded persistently includes said first server transmitting via a network to a second
3 server operated on behalf of the receiver a message indicating that said payment
4 processor will undertake settlement of said check payment.
- 1 9. The method of Claim 7, further including the steps of:
2 said first server generating an identifier for said one or more records;
3 said first server transmitting said identifier to a second server operated on behalf of
4 said receiver.
- 1 10. The method of Claim 2, wherein the step of causing further includes the step of a first
2 server transmitting via a network to a second server operated on behalf of said
3 receiver a message indicating that said payment processor will undertake said
4 settlement.

1 11. The method of Claim 10, further including the step of said first server transmitting via
2 said network to a third server operated on behalf of said payment processor a request
3 for processing said settlement through an automated clearing house.

1 12. The method of Claim 2, wherein said step of establishing a payment processor
2 includes selecting said payment processor from a plurality of payment processors.

1 13. The method of Claim 12, wherein said check payment requires payment in a
2 particular currency, and wherein said step of selecting said payment processor is
3 based on said currency.

1 14. The method of Claim 10, wherein said authorization data specifies authorization for a
2 series of electronic check payments, and wherein the method further includes the step
3 of said first server initiating settlement of a plurality of electronic check payments
4 according to said authorization.

1 15. The method of Claim 1, wherein said authorization data specifies authorization for a
2 series of electronic check payments, and wherein the method further includes the step
3 of said first server initiating settlement of a plurality of electronic check payments
4 according to said authorization.

1 16. The method of Claim 15, wherein said first server initiates settlement of said plurality
2 of check payments in response to receiving requests, from a second server operated
3 on behalf of said receiver, to initiate settlement of said plurality of check payments.

1 17. The method of Claim 10, further including the step of said first server transmitting to
2 said second server a message indicating that said payment processor has settled said
3 check payment on behalf of said receiver.

1 18. The method of Claim 10, further including the step of said first server receiving via
2 any network from a third server operated on behalf of said payment processor a
3 message indicating that said payment processor has completed said settlement.

1 19. The method of Claim 10, wherein said electronic check payment is associated with an
2 electronic transaction, wherein the method further includes the step of said first server
3 transmitting via any network to another server a request to commence fulfillment of
4 said electronic transaction.

1 20. The method of Claim 19, wherein said first server transmits a request to commence
2 fulfillment of said electronic transaction to another server operating under the control
3 of a third party fulfillment agent of said receiver.

1 21. The method of claim 2, wherein first server is configured to initiate settlement of
2 credit payments with said payment processor on behalf of said receiver.

1 22. A method for processing electronic check payments that are authorized using public
2 networks in conformance with laws applicable to conventional paper checks, with the
3 method comprising the steps of:

4 transmitting, via a public network to a client, code describing a user interface for
5 collecting authorization data representing authorization by a user for an
6 electronic check payment;

7 receiving said authorization data from said client;

8 performing fraud control operations to determine risk of fraud associated with said
9 authorization data;

10 selecting a payment processor for said electronic check payment;

11 transmitting a message to request settlement of said electronic check payment by said
12 payment processor;

13 receiving a message indicating that said payment processor will attempt settlement of
14 said electronic check payment;

15 persistently storing said authorization data in a set of one or more records;

16 generating an identifier that identifies said one or more records and which may be
17 used to retrieve said one or more records; and

transmitting one or more messages that include said identifier and that indicate that
said payment processor is attempting to settle said electronic check payment.

23. A method for processing electronic check payments that are authorized using public
networks in conformance with laws applicable to conventional paper checks, with the
method comprising the steps of:

receiving via a public network authorization data from a client operated by a user,
wherein said authorization data represents user authorization for a plurality of
electronic check payments by said user;

persistently storing said authorization data;

generating a plurality of proposed electronic check payments that conform to said
user authorization data; and

for each electronic check payment of said plurality of proposed electronic check
payments:

selecting a payment processor for said electronic check payment;

transmitting a message to request settlement of said electronic check payment
by said payment processor;

receiving a message indicating that said payment processor will attempt
settlement of said electronic check payment; and

transmitting one or more messages that indicate that said payment processor is
attempting to settle said electronic check payment.

24. A computer-readable medium carrying one or more sequences of instructions for
processing electronic check payments that are authorized using public networks in
conformance with laws applicable to conventional paper checks, wherein execution of
the one or more sequences of instructions by one or more processors causes the one or
more processors to perform the steps of:

6 receiving authorization data, including routing and account information, from a client
7 over a public network that is generated based on user input entered by a user
8 during interaction with an user interface executing on said client that
9 authorizes an electronic check payment to a receiver;
10 determining whether said authorization data satisfies one or more criteria that
11 includes that a payment processor will undertake settlement of said electronic
12 check payment; and
13 if said payment processor will undertake settlement of said electronic check payment,
14 then causing said authorization data to be recorded persistently to comply with
15 laws or regulations governing retention of authorizations for electronic check
16 payments.

- 1 25. A computer-readable medium carrying one or more sequences of instructions for
2 processing electronic check payments that are authorized using public networks in
3 conformance with laws applicable to conventional paper checks, wherein execution
4 of the one or more sequences of instructions by one or more processors causes the
5 one or more processors to perform the steps of:
6 transmitting, via a public network to a client, code describing a user interface for
7 collecting authorization data representing authorization by a user for an
8 electronic check payment;
9 receiving said authorization data from said client;
10 performing fraud control operations to determine risk of fraud associated with said
11 authorization data;
12 selecting a payment processor for said electronic check payment;
13 transmitting a message to request settlement of said electronic check payment by said
14 payment processor;

15 receiving a message indicating that said payment processor will attempt settlement of
16 said electronic check payment;
17 persistently storing said authorization data in a set of one or more records;
18 generating an identifier that identifies said one or more records and which may be
19 used to retrieve said one or more records; and
20 transmitting one or more messages that include said identifier and that indicate that
21 said payment processor is attempting to settle said electronic check payment.

- 1 26. A computer-readable medium carrying one or more sequences of instructions for
2 processing electronic check payments that are authorized using public networks in
3 conformance with laws applicable to conventional paper checks, wherein execution
4 of the one or more sequences of instructions by one or more processors causes the
5 one or more processors to perform the steps of:
6 receiving via a public network authorization data from a client operated by a user,
7 wherein said authorization data represents user authorization for a plurality of
8 electronic check payments by said user;
9 persistently storing said authorization data;
10 generating a plurality of proposed electronic check payments that conform to said
11 user authorization data; and
12 for each electronic check payment of said plurality of proposed electronic check
13 payments:
14 selecting a payment processor for said electronic check payment;
15 transmitting a message to request settlement of said electronic check payment
16 by said payment processor;
17 receiving a message indicating that said payment processor will attempt
18 settlement of said electronic check payment; and

19 transmitting one or more messages that indicate that said payment processor is
20 attempting to settle said electronic check payment.

1 27. A computer system for processing electronic check payments that are authorized
2 using public networks in conformance with laws applicable to conventional paper
3 checks, comprising:
4 a memory;
5 one or more processors;
6 said computer system configured to receive authorization data, including routing and
7 account information, from a client over a public network that is generated
8 based on user input entered by a user during interaction with an user interface
9 executing on said client that authorizes an electronic check payment to a
10 receiver;
11 said computer system configured to determine whether said authorization data
12 satisfies one or more criteria that includes that a payment processor will
13 undertake settlement of said electronic check payments; and
14 said computer system configured to cause, if said payment processor will undertake
15 settlement of said electronic check payment, said authorization data to be
16 recorded persistently to comply with laws or regulations governing retention
17 of authorizations for electronic check payments.

1 28. A computer system for processing electronic check payments that are authorized
2 using public networks in conformance with laws applicable to conventional paper
3 checks, comprising:
4 a memory;
5 one or more processors;

6 said computer system configured to transmit, via a public network to a client, code
7 describing a user interface for collecting authorization data representing
8 authorization by a user for an electronic check payment;
9 said computer system configured to receive said authorization data from said client;
10 said computer system configured to perform fraud control operations to determine
11 risk of fraud associated with said authorization data;
12 said computer system configured to select a payment processor for said electronic
13 check payment;
14 said computer system configured to transmit a message to request settlement of said
15 electronic check payment by said payment processor;
16 said computer system configured to receive a message indicating that said payment
17 processor will attempt settlement of said electronic check payment;
18 said computer system configured to persistently store said authorization data in a set
19 of one or more records;
20 said computer system configured to generate an identifier that identifies said one or
21 more records and which may be used to retrieve said one or more records; and
22 said computer system configured to transmit one or more messages that include said
23 identifier and that indicate that said payment processor is attempting to settle
24 said electronic check payment.

- 1 29. A computer system for processing electronic check payments that are authorized
2 using public networks in conformance with laws applicable to conventional paper
3 checks, comprising:
4 a memory;
5 one or more processors;

6 said computer system configured to receive via a public network authorization data
7 from a client operated by a user, wherein said authorization data represents
8 user authorization for a plurality of electronic check payments by said user;
9 said computer system configured to persistently store said authorization data;
10 said computer system configured to generate a plurality of proposed electronic check
11 payments that conform to said user authorization data; and
12 said computer system configured to, for each electronic check payment of said
13 plurality of proposed electronic check payments:
14 select a payment processor for said electronic check payment;
15 transmit a message to request settlement of said electronic check payment by
16 said payment processor;
17 receive a message indicating that said payment processor will attempt
18 settlement of said electronic check payment; and
19 transmit one or more messages that indicate that said payment processor is
20 attempting to settle said electronic check payment.

- 1 30. A computer system for processing electronic check payments that are authorized
2 using public networks in conformance with laws applicable to conventional paper
3 checks, comprising:
4 a memory;
5 one or more processors;
6 means for receiving authorization data, including routing and account information,
7 from a client over a public network that is generated based on user input
8 entered by a user during interaction with an user interface executing on said
9 client that authorizes an electronic check payment to a receiver;

means for determining whether said authorization data satisfies one or more criteria that includes that a payment processor will undertake settlement of said electronic check payment; and
means for causing, if said payment processor will undertake settlement of said electronic check payment, said authorization data to be recorded persistently to comply with laws or regulations governing retention of authorizations for electronic check payments.

31. A computer system for processing electronic check payments that are authorized using public networks in conformance with laws applicable to conventional paper checks, comprising:
- a memory;
 - one or more processors;
 - means for transmitting, via a public network to a client, code describing a user interface for collecting authorization data representing authorization by a user for an electronic check payment;
 - means for receiving said authorization data from said client;
 - means for performing fraud control operations to determine risk of fraud associated with said authorization data;
 - means for selecting a payment processor for said electronic check payment;
 - means for transmitting a message to request settlement of said electronic check payment by said payment processor;
 - means for receiving a message indicating that said payment processor will attempt settlement of said electronic check payment;
 - means for persistently storing said authorization data in a set of one or more records;
 - means for generating an identifier that identifies said one or more records and which may be used to retrieve said one or more records; and

means for transmitting one or more messages that include said identifier and that indicate that said payment processor is attempting to settle said electronic check payment.

32. A computer system for processing electronic check payments that are authorized using public networks in conformance with laws applicable to conventional paper checks, comprising:
- a memory;
 - one or more processors;
 - means for receiving via a public network authorization data from a client operated by a user, wherein said authorization data represents user authorization for a plurality of electronic check payments by said user;
 - means for persistently storing said authorization data;
 - means for generating a plurality of proposed electronic check payments that conform to said user authorization data; and
 - means for processing each electronic check payment of said plurality of proposed electronic check payments, said means for processing including
 - means for selecting a payment processor for said electronic check payment;
 - means for transmitting a message to request settlement of said electronic check payment by said payment processor;
 - means for receiving a message indicating that said payment processor will attempt settlement of said electronic check payment; and
 - means for transmitting one or more messages that indicate that said payment processor is attempting to settle said electronic check payment.